

Illinois Regional Analysis

East Central Region

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Population Characteristics

The East Central Region, bordering the state of Indiana, encompasses 13 counties and the Little Wabash River. The East Central Region has a total population of 275,480, which is about 2.2 percent of the population of Illinois. The majority (18.7 percent) of residents in the region reside in Coles County, the home of the City of Charleston, the county seat, and Mattoon. The City of Charleston is the region's largest population center, with a population of 20,141, or approximately 7.1 percent of the region's total population.

Between 2015 and 2020, the East Central Region experienced a 2.9 percent decline in population, a total population loss of 8,261 people across the 13 counties. The region, while only representing 2.2 percent of the 2020 Illinois population, contributed to 1.2 percent of the total population loss in the state during the same period. All counties in the East Central Region experienced decline. The region's population loss can be mostly attributed to Lawrence County, experienced the which largest county level decline at 5.0 percent.

Figure 1: Regional Share of Population Change, 2015-2020



Source: American Community Survey, 5-Year Estimates, 2020

Table 1: Regional Population, 2015-2020

_	Population in 2015	Population in 2020	Total Growth	Growth Rate
Clark	16,159	15,602	-557	-3.4%
Clay	13,582	13,217	-365	-2.7%
Coles	53,037	51,065	-1,972	-3.7%
Crawford	19,541	18,833	-708	-3.6%
Cumberland	10,943	10,787	-156	-1.4%
Edgar	17,992	17,272	-720	-4.0%
Effingham	34,332	34,151	-181	-0.5%
Fayette	22,136	21,418	-718	-3.2%
Jasper	9,635	9,547	-88	-0.9%
Lawrence	16,665	15,830	-835	-5.0%
Marion	38,665	37,524	-1,141	-3.0%
Moultrie	14,927	14,557	-370	-2.5%
Richland	16,127	15,677	-450	-2.8%
City of Charleston	21,552	20,141	-1,411	-6.5%
Region	283,741	275,480	-8,261	-2.9%
Illinois	12,873,761	12,716,164	-157,597	-1.2%



Population Change

In 2020, the largest share of the Region's population was aged 45 to 59 (19.5 percent), followed by residents aged 65+ (19 percent). Between 2015 and 2020, residents aged 65+ grew as a share of regional population by a 1.7

points over 2015. This growth was followed by residents aged 60 to 64 at 0.7 points. Declines as a share of population were driven by residents aged 45 to 59, which declined by 1.4 points. Even with this decline, the 45-to-59-year age cohort remained the largest cohort in the region in 2020. The next largest decline as a share of population was by 20- to 24-yearolds, which declined by 0.9 points, followed by children aged 15 to 19 at 0.4 points.

Population: Race and Ethnicity

Figure 3 summarizes the population of the East Central Region by racial/ethnic identity. In 2020, 90.8 percent of the East Central Region was White (non-Hispanic/Latinx). The second largest racial/ethnic group was Black (3.4 percent) followed by Hispanic/Latinx of any race (1.8 Asian populations percent). represented 0.8 percent of the population. Between 2015 and 2020, the region's non-White population grew, driven by populations identifying as Other, which grew as a share of population by 0.6 points, or 1,439 residents. During this same period, White, non-Hispanic/ Latinx populations declined by 7,229, or by 0.6 points to 90.8 percent of population by 2020.

Education

During the 2015-2020 period, the largest share of working age adults (35.6 percent) in the region had at least an associate degree/some college (Figure 4). An estimated 27.5 percent of working age adults had a bachelor's degree,



Figure 2: Share of Regional Population by Age, 2015 vs. 2020

Source: American Community Survey, 5-Year Estimates, 2020

Figure 3: Share of Regional Population by Racial and Ethnic Cohort, 2015 vs. 2020



Source: American Community Survey, 5-Year Estimates, 2020

Figure 4: Share of Regional Population by Educational Attainment, 2020



which was 8 points lower than the concentration at the state level. Share of working age population with a bachelor's degree ranged from a high of 26.1 percent in Coles County to a low of 12.4 percent in Fayette County (12.4 percent). The region's share of working age population without a high school diploma (10.3 percent) was comparable to state average (10.3

	2015 Population	2020 Population	% Change	2015 State Share	2020 State Share	2015 Regional Share	2020 Regional Share
Clark	2,991	3,087	3.2%	18.5%	19.8%	6.1%	5.9%
Clay	2,513	2,705	7.6%	18.5%	20.5%	5.1%	5.2%
Coles	7,796	8,710	11.7%	14.7%	17.1%	15.9%	16.7%
Crawford	3,542	3,580	1.1%	18.1%	19.0%	7.2%	6.9%
Cumberland	1,917	2,145	11.9%	17.5%	19.9%	3.9%	4.1%
Edgar	3,553	3,859	8.6%	19.7%	22.3%	7.3%	7.4%
Effingham	5,609	5,973	6.5%	16.3%	17.5%	11.5%	11.4%
Fayette	3,695	4,101	11.0%	16.7%	19.1%	7.5%	7.9%
Jasper	1,700	1,875	10.3%	17.6%	19.6%	3.5%	3.6%
Lawrence	2,760	2,772	0.4%	16.6%	17.5%	5.6%	5.3%
Marion	6,965	7,413	6.4%	18.0%	19.8%	14.2%	14.2%
Moultrie	2,775	2,772	-0.1%	18.6%	19.0%	5.7%	5.3%
Richland	3,163	3,237	2.3%	19.6%	20.6%	6.5%	6.2%
Region	48,979	52,229	6.6%	17.3%	19.0%	-	-
Illinois	1,737,988	1,990,426	14.5%	13.5%	15.7%	-	-

Table 2: Populations aged 65+, 2015 vs. 2020

Source: American Community Survey, 5-Year Estimates, 2020

Table 3: Veteran Population, 2015 vs. 2020

	2015	2020		2015 State	2020 State	2015 Dogional	2020 Dogiopol
	Population	Population	% Change	Population 18+	Population 18+	Share	Share
Clark	1,459	877	-39.9%	11.7%	7.3%	7.0%	5.1%
Clay	883	892	1.0%	8.4%	8.7%	4.3%	5.2%
Coles	3,378	3,225	-4.5%	7.8%	7.7%	16.3%	18.6%
Crawford	1,575	1,192	-24.3%	10.0%	7.8%	7.6%	6.9%
Cumberland	889	579	-34.9%	10.6%	6.9%	4.3%	3.3%
Edgar	1,415	1,184	-16.3%	10.0%	8.5%	6.8%	6.8%
Effingham	2,318	1,866	-19.5%	8.9%	7.1%	11.2%	10.8%
Fayette	1,617	1,323	-18.2%	9.4%	7.8%	7.8%	7.7%
Jasper	684	391	-42.8%	9.2%	5.3%	3.3%	2.3%
Lawrence	1,124	1,158	3.0%	8.3%	9.0%	5.4%	6.7%
Marion	3,166	2,749	-13.2%	10.6%	9.5%	15.2%	15.9%
Moultrie	995	775	-22.1%	8.8%	7.1%	4.8%	4.5%
Richland	1,269	1,083	-14.7%	10.2%	9.0%	6.1%	6.3%
Region	20,772	17,294	-16.7%	9.3%	8.0%	-	-
Illinois	668,933	553,593	-17.2%	6.8%	5.6%	-	-



Table 4: Population with a Disability, 2020

		Share of Non-	Share of Population by Age		
	Persons with a Disability	Institutional Population	Under 18 Years	18-64 Years	65+ Years
Clark	2,487	16.2%	6.8%	11.1%	42.8%
Clay	2,539	19.5%	4.4%	15.4%	48.6%
Coles	8,329	16.5%	6.2%	14.3%	37.2%
Crawford	2,780	16.8%	4.3%	13.6%	39.6%
Cumberland	1,557	14.6%	5.0%	10.6%	38.3%
Edgar	2,845	16.8%	5.5%	14.5%	33.4%
Effingham	4,705	13.9%	4.3%	11.8%	35.4%
Fayette	3,499	17.6%	2.6%	14.4%	43.5%
Jasper	1,860	19.6%	8.6%	18.2%	36.7%
Lawrence	2,520	18.7%	7.0%	16.4%	39.8%
Marion	6,727	18.3%	6.4%	15.2%	42.0%
Moultrie	1,872	13.1%	4.1%	10.3%	34.7%
Richland	2,709	17.5%	4.8%	15.9%	36.9%
Region	44,429	16.7%	5.3%	13.9%	39.0%
Illinois	1,404,151	11.2%	3.5%	8.7%	32.5%

Source: American Community Survey, 5-Year Estimates, 2020

percent), but this concentration varied at the county-level. Lawrence County had the largest share of working-age population without a high school diploma at 15 percent, which was 4.7 points greater than the concentration statewide.

Special Populations

Table 2 summarizes the senior population within the East Central Region and related growth. In 2020, 19 percent of the region's population were seniors, 4.7 points above the statewide benchmark (15.7 percent). However, during the 2015 to 2020 period, the senior population grew by only 6.6 percent, 7.9 points below growth at the state level. Cumberland County experienced the largest growth in senior populations at 11.9 percent. In 2020, Coles County also had the largest regional share of seniors at 16.7 percent, followed by Marion County at 14.2 percent.

Table 3 summarizes the region's veteran population in 2015 and 2020. In 2020, Coles

County had the largest veteran population at 3,225, roughly 7.7 percent of its population 18+. Veterans made up a larger share of each county's population, except Jasper County, when compared to the statewide average percent). (5.6)Between 2015 and 2020, the region's veteran population declined by 16.7 percent, which was only slightly below statewide the (17.2)benchmark percent) decline. While most counties

within the region saw a decline in veterans, Clay County and Lawrence County experienced 1 percent and 3.0 percent growth, respectively.

There were an estimated 44,439 individuals with a disability in East Central Illinois in 2020 (Table 4). The largest number of disabled persons lived in Coles County (8,329) which represented 16.5 percent of the non-institutionalized population. Disabled populations in general comprised a larger share of each county's population when compared to the statewide benchmark (11.1 percent), especially in Clay (19.5 percent) and Jasper Counties (19.6 percent).

Household Characteristics

Between 2015 and 2020, the region gained 2,663 households, an increase of 2.4 percent, 0.4 points greater than the household growth rate statewide. Lawrence County drove household growth in the region capturing 43 percent of total household growth, or 1,151



Table 5: Total Households: 2015 vs. 2020

	2015	2020	Change	% Change
Clark	6,647	6,726	79	1.2%
Clay	5,525	5,607	82	1.5%
Coles	21,063	20,972	-91	-0.4%
Crawford	7,620	7,704	84	1.1%
Cumberland	4,310	4,229	-81	-1.9%
Edgar	7,716	7,851	135	1.7%
Effingham	13,330	13,856	526	3.9%
Fayette	7,761	7,918	157	2.0%
Jasper	3,781	3,791	10	0.3%
Lawrence	5,015	6,166	1,151	23.0%
Marion	15,783	16,126	343	2.2%
Moultrie	5,799	6,043	244	4.2%
Richland	6,503	6,527	24	0.4%
City of Charleston	7,845	7,847	2	0.0%
Region	110,853	113,516	2,663	2.4%
Illinois	4,786,388	4,884,061	97,673	2.0%

Source: American Community Survey, 5-Year Estimates, 2020

households. This was followed by Effingham County, which captured 19.7 percent of household growth during the period. The City of Charleston remained stable during the period, experiencing no change in total households. However, its share of households across the region declined from 7 percent

to 6.9 percent. During this period, average household size in the region declined from 2.56 to 2.43 persons per household by 2020.

Household Structure

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74.4 percent of households in the East Central Region of Illinois have no children in the home under age 18. Married

Figure 5: Household Structure, 2020



Source: American Community Survey, 5-Year Estimates, 2020

couples with no children in the home accounted for the largest share of households in the East Central Region at 49.9 percent (Figure 5). Of households with children in the home, couples made up 20.5 percent while 5.3 percent of households were headed by single parents. Fayette and Edgar Counties had the largest shares of single parent headed households at 6.4 and 6.1 percent, respectively.

2020. the majority In of the region's households (73.3 percent) were owneroccupied, with another 30,302 households (26.7)percent) renter-occupied (Table 6). The largest share of East Central Region's renter-occupied

households was in Coles County (27.6percent), followed by Marion County at 13.5 percent. Between 2015 and 2020, Lawrence County drove growth in renter-occupied households at 602 households, an increase of 52 percent.

Figure 6: Household Tenure by Race and Ethnic Cohort, 2020



Source: American Community Survey, 5-Year Estimates, 2020

Figure 7: Household Tenure by Age of Householder, 2020



Source: American Community Survey, 5-Year Estimates, 2020

Table 6: Households by Tenure: 2015 vs. 2020

This was followed by Effingham County at 447 households, an increase of 10.7 percent. Overall, growth in renteroccupied households across the region grew by 6.7 percent, 5.7 points greater than growth in owner-occupied households.

According to 2020 estimates, 90.9 percent of the region's renter-occupied householders identified White, as non-Hispanic/Latinx—this figure is 6.2 points higher for owneroccupied households (Figure 6). Households identifying as Black were the second largest share renter-occupied of householders at 3.4 percent, followed by two or more races households at 2.9 percent. Both Black, Asian, and other nonwhite households represented

Share of 2020 Regional

	2020 Households		% Change from 2015		Households	
	Renter- Occupied	Owner- Occupied	Renter- Occupied	Owner- Occupied	Renter- Occupied	Owner- Occupied
Clark	1,483	5,243	-12.4%	5.8%	4.9%	6.3%
Clay	1,443	4,164	27.6%	-5.2%	4.8%	5.0%
Coles	8,376	12,596	4.8%	-3.6%	27.6%	15.1%
Crawford	1,790	5,914	15.6%	-2.6%	5.9%	7.1%
Cumberland	797	3,432	-4.3%	-1.3%	2.6%	4.1%
Edgar	2,013	5,838	0.9%	2.1%	6.6%	7.0%
Effingham	3,233	10,623	16.0%	0.7%	10.7%	12.8%
Fayette	1,478	6,440	1.8%	2.1%	4.9%	7.7%
Jasper	635	3,156	5.7%	-0.8%	2.1%	3.8%
Lawrence	1,760	4,406	52.0%	14.2%	5.8%	5.3%
Marion	4,104	12,022	2.4%	2.1%	13.5%	14.4%
Moultrie	1,439	4,604	4.2%	4.2%	4.7%	5.5%
Richland	1,751	4,776	-4.2%	2.2%	5.8%	5.7%
Region	30,302	83,214	6.7%	0.9%	-	-
Illinois	1,646,283	3,237,778	2.3%	1.9%	-	-



a disproportionate share of renter-occupied households when compared to their share of households in general, by a margin as large as 2.1 points for Black householders. By comparison, Black householders represented 1.3 percent of regional householders overall, yet just 0.5 percent of owner-occupied households.

Householders younger than 35 are the largest share of the region's renter segment. In 2020, 41 percent of renter-occupied households were younger than 35 years of age (Figure 7). 30.4 percent of these renter households under aged 35 lived in Coles County. By comparison, households under age 35 represented just 12.4 percent of the region's owner-occupied householders. Seniors (aged 65+) represented 17 percent of the region's renter-occupied households, but they occupied 34.3 percent of the region's owneroccupied units. The largest share (21 percent) of the region's senior renter households lived in Coles County. Owner-occupied households in the region are predominantly occupied by householders aged 55-64 (22.3 percent), followed by householders aged 65-74 at 18.8 percent.

Income Metrics

2020 median household income for the region is ranges between a low of \$45,643 in Fayette

County to a high of \$64,033 in Moultrie, 66.7 percent, and 93.6 percent, respectively, of the statewide median (Table 7). Nine counties including the City of Charleston experienced growth in median household income between 2015 and 2020, the highest of which was Lawrence County at 18.2 percent, 10.2 points higher than growth for the same period statewide. Four counties experienced declines

in median household income, the largest of which was Jasper County at 6.2.

The largest share (18.9 percent) of East Central Region's households in 2020 had estimated annual income and benefits of \$50,000-\$74,999 at 18.9 percent, followed by households earning \$35,000-\$49,999 at 15.1 percent (Figure 8). Between 2015 and 2020, the share of East Central households earning between \$10,000 and \$74,999 declined overall,

Table 7: Median Household Income, 2020

	2015	2020	% Change
Clark	\$55,569	\$59,481	7.0%
Clay	\$48,630	\$52,167	7.3%
Coles	\$43,547	\$46,411	6.6%
Crawford	\$52,215	\$50,968	-2.4%
Cumberland	\$50,667	\$59,271	17.0%
Edgar	\$50,260	\$48,543	-3.4%
Effingham	\$57,446	\$59,932	4.3%
Fayette	\$48,338	\$45,634	-5.6%
Jasper	\$59,630	\$55,911	-6.2%
Lawrence	\$44,925	\$53,087	18.2%
Marion	\$46,462	\$49,925	7.5%
Moultrie	\$54,649	\$64,033	17.2%
Richland	\$48,540	\$55,032	13.4%
City of Charleston	\$31,320	\$41,436	32.3%
Illinois	\$63,331	\$68,428	8.0%

Source: American Community Survey, 5-Year Estimates, 2020

Figure 8: Share of Regional Households by Income and



Source: American Community Survey, 5-Year Estimates, 2020



	Cost-Burdened Owner-Occupied	Cost-Burdened Renter-Occupied	Total Cost- Burdened	% Owner- Burdened	% Renter- Burdened
Clark	704	496	1,200	13.4%	33.4%
Clay	659	363	1,022	15.8%	25.2%
Coles	2,015	3,747	5,762	16.0%	44.7%
Crawford	948	726	1,674	16.0%	40.6%
Cumberland	501	162	663	14.6%	20.3%
Edgar	856	856	1,712	14.7%	42.5%
Effingham	1,407	882	2,289	13.2%	27.3%
Fayette	1,225	546	1,771	19.0%	36.9%
Jasper	576	194	770	18.3%	30.6%
Lawrence	589	500	1,089	13.4%	28.4%
Marion	1,907	1,626	3,533	15.9%	39.6%
Moultrie	616	466	1,082	13.4%	32.4%
Richland	524	524	1,048	11.0%	29.9%
Region	12,527	11,088	23,615	15.1%	36.6%
Illinois	749,000	765,401	1,514,401	23.1%	46.5%

Table 8: Cost-Burdened Households by Tenure, 2020

Source: American Community Survey, 5-Year Estimates, 2020

the greatest of which was households earning \$15,000-\$24,999, which lost 2,322 households, a decline of 2.4 points over 2015. 31 percent of these losses were captured by Coles County. This loss was followed by households earning \$25,000-\$49,999, which declined by 1,915 households, or 1.9 points over 2015. Growth in the region was driven by households with incomes of \$100,000 to \$149,999, which grew as a share of total households from 9.6 to 13.1 percent. Coles and Effingham Counties captured the largest share of this growth at approximately 13.5 percent each.

Cost Burden

US Census GRAPI data computes gross rent as a percentage of household income (Table 8). Using this data, the number of cost-burdened renter and owner households were estimated according to those households who were: 1) paying more than thirty percent of their household income in monthly gross rent; or 2) had no or negative income. According to this analysis, an estimated 23,615 of the

region's households were cost-burdened in 2020. This includes 11,088 or 36.6 percent of renter-occupied households, and 12,527 or 15.1 percent of owner-occupied households, both of which were lower than the statewide Renter-occupied cost burden benchmark. ranged from a low of 20.3 percent in Cumberland County, to a high of 44.7 percent in Coles County, 26.2 to 1.8 points below, respectively, the statewide benchmark. Costburdened owner-occupied households ranged from a low of 11 percent in Richland County to a high of 19 percent in Fayette County, 12.1 to 4.1 points below, respectively, the statewide benchmark.

Households earning less than \$20,000 are the largest segment (64.5 percent) of the region's cost-burdened renter-occupied households (Figure 9). This share is considerably higher in Richland and Effingham Counties where 73.7 and 73.6 percent, respectively of cost-burdened rental households had incomes less than \$20,000. The next largest share (27.2 percent) of cost-burdened renters in the region earned



between \$20,000 and \$34,999.

Households earning less than \$20,000 were the largest share (46.3 percent) cost-burdened of owner-occupied households in the region (Figure 10). This concentration was9.8pointshigher in Crawford County. Households earning \$20,000-\$34,999 the second was largest tranche cost-burdened of owner-occupied households in the region, ranging from a low of 14.2 percent of owner-occupied households in Clark County, to a high of 29.8 percent in Edgar County.

Figure 11 looks at the share of cost-burdened households by

Figure 9: Share of Cost-Burdened Renter-Occupied Households by Income Tranche, 2020









Figure 11: Share of Cost-Burdened Households by Income Tranche, 2015 vs 2020



income tranche and tenure and their respective change in 2015 versus 2020. During this period, the share cost-burdened of renter-occupied households declined from 42.5 to 36.6 percent. This decline was driven primarily households bv earning less than \$20,000 which declined bv 6.1 points. Households with no or negative also income declined as a share of cost burdened renter households by 2 points. This

			2 or 3	4+	
	0 Bedrooms	1 Bedroom	Bedrooms	Bedrooms	Total
Clark	37	223	1,086	137	1,483
Clay	57	208	1,160	18	1,443
Coles	531	2,020	5,118	707	8,376
Crawford	44	380	1,293	73	1,790
Cumberland	9	100	635	53	797
Edgar	29	457	1,409	118	2,013
Effingham	306	731	1,975	221	3,233
Fayette	213	184	972	109	1,478
Jasper	0	133	470	32	635
Lawrence	0	447	1,174	139	1,760
Marion	62	958	2,739	345	4,104
Moultrie	83	179	1,021	156	1,439
Richland	18	418	1,209	106	1,751
Region	1,389	6,438	20,261	2,214	30,302
Regional Share	4.6%	21.2%	66.9%	7.3%	-
Illinois Share	6.9%	26.6%	60.1%	6.3%	-

Table 9: Rental Units by Number of Bedrooms, 2020

Source: American Community Survey, 5-Year Estimates, 2020

was followed by households earning \$20,000-\$34,999 which decreased by 0.4 points. Growth in cost-burdened renter-occupied households was driven by households earning \$20,000-\$34,999, which grew by 7 points. This growth was captured equally by Coles, Edgar and Marion Counties.

The share of regional owner-occupied cost burdened households also declined (1.9 points) between 2015 and 2020, to 15.1 percent of homeowners in 2020. Householders with no or negative income experienced the most growth as a share of cost-burdened households by 2.2 points, closely followed by homeowners in the \$50,000-\$74,999 segments whose burden grew 2.1 points.

Housing Supply

There are 30,302 rental units in the East Central Region, 27 percent of which are in Coles County. Rental housing in the region is dominated by two and three-bedroom units

Table 10: Median Gross Rent, 2015 vs. 2020

	2015	2020	% Change
Clark	\$702	\$697	-0.7%
Clay	\$559	\$625	10.6%
Coles	\$689	\$678	-1.6%
Crawford	\$617	\$650	5.1%
Cumberland	\$567	\$589	3.7%
Edgar	\$664	\$653	-1.7%
Effingham	\$639	\$654	2.3%
Fayette	\$636	\$610	-4.3%
Jasper	\$591	\$645	8.4%
Lawrence	\$598	\$717	16.6%
Marion	\$685	\$639	-7.2%
Moultrie	\$684	\$695	1.6%
Richland	\$586	\$569	-3.0%
City of Charleston	\$706	\$716	1.4%
Illinois	\$998	\$1,038	3.9%

Source: American Community Survey, 5-Year Estimates, 2020

at 66.9 percent of housing stock, followed by one-bedrooms at 21.2 percent of rental



units (Table 9). Four bedroom and larger units comprise 7.3 percent of the region's rental housing, which is 1.0 point greater than the concentration statewide. Of the individual counties, Fayette County has the most diverse rental housing from the perspective of size, with the least diverse found in Jasper County.

According to 2020 vacancy estimates (Figure 12), rental vacancy in the region ranged

from a low of 1.2 percent in Jasper and Lawrence counties to roughly 18.9 percent in Fayette County. Six counties had rental vacancy rates that were below five percent, indicating a rental supply constraint. The lowest vacancy was found in Jasper and Lawrence Counties at just 1.2 percent each. Fayette and Coles Counites were the only geographies whose rental vacancy rates were significantly higher than the statewide benchmark (6.2 percent). Owner-occupied vacancy rates in the region ranged from 0.2 percent in Jasper County to a high of 4 percent in Fayette County. By comparison, the statewide owner-occupied vacancy rate was 1.6 percent.

The region's rental and owner-occupied housing stock are quite old when compared





25%

Source: American Community Survey, 5-Year Estimates, 2020

Figure 13: Age of Housing Stock within **Region by Tenure, 2020**



Source: American Community Survey, 5-Year Estimates, 2020

to state average. Only 9.7 percent of the region's owner-occupied housing units and 13.7 percent of its renter-occupied housing have been built since 2000 (Figure 13). Five of the region's counties have higher shares of rental housing built pre-1979 when compared





Source: American Community Survey, 5-Year Estimates, 2020

Source: American Community Survey, 5-Year Estimates, 2020



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Figure 12: Housing Vacancy Rate by Tenure, 2020



to state average, with the oldest in Fayette and Richland Counties where 74.6 and 74 percent of the rental housing, respectively, was built prior to 1979, nearly six points above the state average (Figure 14). This would suggest an elevated risk for lead among their rental housing stock.

Figure 15 looks at the region's substandard units as a share of its total renter and owneroccupied housing units. The data reflects the share of renter and owner-occupied units that lack a complete kitchen. Based on this analysis, an estimated 3.3 percent of the region's renter-occupied housing was

substandard in 2020, which was comparable to statewide average (3.5 percent). Moultrie County had the highest share of substandard renteroccupied units at 9 percent, followed by Clay County at 5.1 percent, which was 6.9 and 3 points, respectively, above the statewide benchmark. The largest shares of substandard owner-occupied units were found in Marion and Richland Counties at 1.8 and 1.7 percent, respectively.

Median gross rent across the region remains well below statewide average (Table 10). In 2020, median rent ranged from a low of \$569 in Richland County, to a high of \$717 in

Lawrence, 54.8 to 69.1 percent, respectively, of the statewide median. Median gross rent grew in seven of the region's counties, from a low of 1.6 percent in Moultrie County to a high of 16.6 percent in Lawrence County, 12.7 points above statewide growth for the same period. Six counties experienced decreases in median gross rent, the largest of which was Marion County at 7.2 percent.

Housing Metrics

Table 11 summarizes approved single and multifamily housing units between 2010 through 2020. During this period, there were 2,933 units permitted region-wide, 68 percent of which were for single-family units. Effingham County captured 25.4 percent of all residential building activity, followed by 20.1 percent in Moultrie County, and 18.1 percent in Lawrence County. Cumberland County captured the smallest share of permits at 92, 0.4 percent of the regional total. Since 2010, residential building activity in the region has slowed from 344 units in 2010 to

Table 11: Approved Housing Permits, 2010-December 2020

			T ()	Share of
	Single Family	Multifamily	lotal	lotal
Clark County	54	35	89	3.9%
Clay County	46	16	62	2.7%
Coles County	120	171	291	12.8%
Crawford County	92	0	92	4.0%
Cumberland County	10	0	10	0.4%
Edgar County	71	42	113	5.0%
Effingham County	280	298	578	25.4%
Fayette County	29	0	29	1.3%
Jasper County	8	0	8	0.4%
Lawrence County	423	0	423	18.6%
Marion County	59	12	71	3.1%
Moultrie County	305	153	458	20.1%
Richland County	52	0	52	2.3%
Region	1,549	727	2,276	100.0%

Source: SOCDS

Figure 16: Single and Multifamily Housing Permits by Year





160 by 2020 (Figure 16). During this period, Effingham and Coles Counties declined as shares of residential building permits, while Lawrence County captured an increasingly large share of development activity. During this time, permits in Lawrence County grew from 0 percent of regional permits in 2010 to 35 percent by 2020. Multifamily permits over the entire period remained a small share of

development activity, averaging 28 percent of all permits during the ten-year period.

Between the third quarter of 2020 and second quarter of 2021, there were 2,176 single-family and condo sales in the thirteen counties, with 26 percent of these sales in Coles County (Figure 17). Lawrence County captured the smallest

share of sales at 0.2 percent. The median sale price of a single-family home or condo during Q2 of 2021 ranged from a low of \$62,000 in Lawrence County, to a high of \$165,000 in Effingham County (Figure 18). These prices were 23.3 percent (Lawrence County) to 62.2 percent (Effingham County), of the statewide median for the same period. Between the third quarter of 2020 and second quarter of 2021, prices grew in six counties, the greatest of which was Fayette County at 52.3 percent. By contrast, the median price declined in seven counties, the greatest of which was Edgar County at 25.3 percent.

Economy

Figure 19 summarizes average full and parttime employment in the East Central Region between 2010 and 2020. During this period, jobs in the region expanded by 2,371 or 1.6 percent, which contrasts with 9.8 percent growth statewide during the same period. While the region overall experienced an employment decline, this decline was not consistent at the county level, driven primarily

Figure 17: Single Family and Condo Sales by County (2020Q3-2021Q2)





Figure 18: Single Family and Condo Median Sales Prices



Figure 19: Total Regional Employment, 2010-2019



Source: Bureau of Economic Analysis

Figure 20: Labor Force and Unemployment, 2010-2020



Source: Bureau of Labor and Statistics, LAUS



by job losses in Crawford County. By comparison, Effingham County experienced job growth of 2,909 or 11.2 percent, which was 1.3 points greater than statewide growth for the period.

The region's labor force had been increasing in total number since 2013 until 2020 (Figure 20) when it took a sharp decline, likely due to the effects of COVID-19. Between 2010 and 2019, the average annual labor force decreased by 6.3 percent or 9,017, 3.8 points greater than the decline experienced statewide. Coles County captured the majority of these labor force losses at 19.3 percent. By comparison, Effingham and Cumberland Counties experienced a modest increase in labor force of 791, an increase of approximately 4 percent. Between 2019 and 2020 with the

onset of COVID-19, the region's labor force declined by 5.8 percent which was 2.7 points greater than the decline at the Unemployment state level. in the East Central Region has historically mirrored state 2020 when average until unemployment regional increased to 7.3 percent, which was 2.2 points below state average.

Housing Gap

To calculate the regional housing gap, the share of units affordable to renter households by income level spending no more than 30percent of their incomes on rent were compared to the share of rental units in the region at that rent level (Figure 21). As of 2020, the greatest rental housing gap is for households earning \$50,000 - \$74,999 annually, where 15.2 percent of households fall into this income tranche, yet just 2.2 percent of regional units are affordable to these households. The next greatest need is for households earning less than \$20,000 annually. It may appear there is a sufficient share of rental units affordable to households earning \$20,000 to \$49,000. However, rental gaps for households earning \$50,000+ may drive these households into units that are affordable to lower incomes, further constraining supply.

Figure 21: Regional Rental Housing Gap, 2020



Source: American Community Survey, 5-Year Estimates, 2020



Housing Perspectives

The East Central Region is characterized by a slowly declining population, driven by decline in and around the City of Charleston and Coles County overall. The population in the region is not very racially diverse although the non-White population is growing as a share of regional population. Households earning \$75,000+ are growing as a share of regional households and show some increase in cost burden. The region's labor force and unemployment rate appear to have been significantly impacted by COVID, and this could have a negative impact of future cost burden in the region. The following are some take aways from the data presented:

- The top need for rental housing development in the region is for households earning less than \$20,000. This need is particularly great in Coles, Effingham and Lawrence Counties. Households earning less than \$20,000 are the largest segment (64.5 percent) of the region's cost-burdened renter-occupied households.
- Household growth in the region has been limited to Lawrence County, where renteroccupied households are driving countywide growth. While Lawrence County is capturing an increasing share of the region's housing development, this development remains concentrated in single family units as opposed to multifamily units.
- Rental vacancy rates as low as 1 to 2 percent combined with minimal rental housing investment over the past decade have contributed to increases in median gross rents at rates as high as two to three times the statewide average for the period, particularly in Lawrence and Cumberland Counties.
- The region's rental housing stock tends to be older, especially in Fayette, Richland, and Clark Counties. Rental housing that is potentially outdated from the perspective of accessibility combined with extremely low vacancy rates will only further push housing costs upwards in the region. Additionally, this older housing stock will likely not serve the needs of the growing senior population in the region.
- Households earning \$75,000+ are growing and becoming a larger share of regional households. This growth coupled with a lack of housing addressing this higher income segment is likely adding to the competition of the region's rental stock serving lower and middle-income households and exacerbating price increases across the region.
- Regionally, there is a higher share of both veterans and persons with disabilities than statewide. Consideration should be given to housing targeting their specific needs in the region, especially given the age of regional housing stock which may lack accessibility features.





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To understand housing needs throughout the state, IHDA developed a regional analysis for a broader understanding of the key demographic, economic and housing trends that impact housing markets and shape the need for affordable housing across Illinois. For this analysis, Illinois was divided into 15 geographic regions at the county level, based on geographic, economics and demographic indicators.

These regional profiles are part of IHDA's Housing Blueprint statewide planning initiative that will establish a vision for the future of housing in Illinois. We invite all individuals to take part in the Blueprint's process at <u>ilhousingblueprint.org</u>.



